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TD  
MMP/SJS  
PATENT  
Attorney Docket No.: 020884-000310US

Assistant Commissioner for Patents  
Attn: Box Missing Parts  
Washington, D.C. 20231

On April 10, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: Debra A DeBello  
Debra Ann DeBello

#3

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Kurt M. de Grosz et al.

Application No.: 10/008,951

Filed: December 5, 2001

For: INSURANCE RENEWAL  
SYSTEM AND METHOD

Examiner: UNKNOWN

Art Unit: UNKNOWN

TRANSMITTAL LETTER –  
RESPONSE TO NOTICE OF MISSING  
PARTS

Attn: Box Missing Parts  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to the Notice to File Missing Parts of Nonprovisional Application, dated January 9, 2002, enclosed are the following to be made of record in the above-identified application:

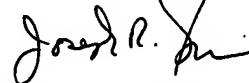
- 1) Fee Transmittal
- 2) Executed Declaration
- 3) Power of Attorney and Certificate of Assignee Under 37 C.F.R. § 3.73(b)
- 4) Petition to Extend Time
- 5) Copy of Notice of Missing Parts

Please charge Deposit Account No. 20-1430 for the following fees:

Small Entity:	(a) Filing Fee (§ 1.16(a)) (Small Entity)	\$0.00
	(b) Excess Claims Fees (§ 1.16(b), (c)):	
	23 - 23 = 0                    x \$9.00 =	\$0.00
	3 - 3 = 0                    x \$42.00 =	\$0.00
	(c) Missing Parts Surcharge	\$65.00
	<b>TOTAL FEES TO BE CHARGED</b>	<b>\$65.00</b>

The Commissioner is hereby authorized to charge any additional fees associated with this paper or during the pendency of this application, or credit any overpayment, to Deposit Account No. 20-1430. This Transmittal Letter is submitted in triplicate.

Respectfully submitted,



Joseph R. Snyder  
Reg. No. 39,381

**Customer No. 20350**

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, 8<sup>th</sup> Floor  
San Francisco, California 94111-3834  
Tel: 925 472-5000  
Fax: 415 576-0300  
JS:dad

WC 9039971 v1



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## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
[www.uspto.gov](http://www.uspto.gov)

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/008,951	12/05/2001	Kurt M. de Grosz	02884-000310US

20350  
TOWNSEND AND TOWNSEND AND CREW, LLP  
TWO EMBARCADERO CENTER  
EIGHTH FLOOR  
SAN FRANCISCO, CA 94111-3834

**CONFIRMATION NO. 3716**  
**FORMALITIES LETTER**



\*OC000000007284031\*

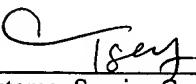
Date Mailed: 01/09/2002

**NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION****FILED UNDER 37 CFR 1.53(b)*****Filing Date Granted***

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 65.**

*A copy of this notice MUST be returned with the reply.*

  
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.



# FEE TRANSMITTAL for FY 2001

Current fees are subject to annual revision.

**AMOUNT OF PAYMENT**

(\$ 265)

**Complete If Known**

Application Number	10/008,951
Filing Date	December 5, 2001
First Named Inventor	de Grosz, Kurt M.
Examiner Name	UNKNOWN
Group Art Unit	UNKNOWN
Attorney Docket No.	020884-000310US

<b>METHOD OF PAYMENT</b>	
<input checked="" type="checkbox"/>	The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:
Deposit Account Number	20-1430
Deposit Account Name	Townsend and Townsend and Crew LLP
<input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 <input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27	
<input type="checkbox"/> Payment Enclosed:  <input type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input type="checkbox"/> Other	

<b>FEES CALCULATION</b>				
<b>1. BASIC FILING FEE</b>				
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description
101	740	201	370	Utility filing fee
106	330	206	165	Design filing fee
107	510	207	255	Plant filing fee
108	740	208	370	Reissue filing fee
114	160	214	80	Provisional filing fee
<b>SUBTOTAL (1)</b>				(\$)
<b>2. EXTRA CLAIM FEES</b>				
Total Claims	-20**	=	X	Extra Claims Fee from below Fee Paid
Independent Claims	-3**	=	X	
Multiple Dependent			X	
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description
103	18	203	9	Claims in excess of 20
102	84	202	42	Independent claims in excess of 3
104	280	204	140	Multiple dependent claim, if not paid ** Reissue independent claims over original patent
109	84	209	42	** Reissue claims in excess of 20 and over original patent
110	18	210	9	
<b>SUBTOTAL (2)</b>				(\$)

\*\*or number previously paid, if greater; For Reissues, see above

<b>3. ADDITIONAL FEES</b>				
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description
105	130	205	65	Surcharge - late filing fee or oath
127	50	227	25	Surcharge - late provisional filing fee or cover sheet
139	130	139	130	Non-English specification
147	2,520	147	2,520	For filing a request for reexamination
112	920*	112	920*	Requesting publication of SIR prior to Examiner action
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action
115	110	215	55	Extension for reply within first month
116	400	216	200	Extension for reply within second month
117	920	217	460	Extension for reply within third month
118	1,440	218	720	Extension for reply within fourth month
128	1,960	228	980	Extension for reply within fifth month
119	320	219	160	Notice of Appeal
120	320	220	160	Filing a brief in support of an appeal
121	280	221	140	Request for oral hearing
138	1,510	138	1,510	Petition to institute a public use proceeding
140	110	240	55	Petition to revive – unavoidable
141	1,280	241	640	Petition to revive – unintentional
142	1,280	242	640	Utility issue fee (or reissue)
143	460	243	230	Design issue fee
144	620	244	310	Plant issue fee
122	130	122	130	Petitions to the Commissioner
123	50	123	50	Petitions related to provisional applications
126	180	126	180	Submission of Information Disclosure Stmt
581	40	581	40	Recording each patent assignment per property (times number of properties)
146	740	246	370	Filing a submission after final rejection (37 CFR § 1.129(a))
149	740	249	370	For each additional invention to be examined (37 CFR § 1.129(b))
179	740	279	370	Request for Continued Examination (RCE)
169	900	169	900	Request for expedited examination of a design application
Other fee (specify)				

The Commissioner is authorized to charge any additional fees to the above noted Deposit Account.

\*Reduced by Basic Filing Fee Paid

**SUBTOTAL (3)**

(\$265)

<b>SUBMITTED BY</b>		<b>Complete (if applicable)</b>			
Name (Print/Type)	Joseph R. Snyder	Registration No. (Attorney/Agent)	39,381	Telephone	925-472-5000
Signature	<i>Joseph R. Snyder</i>			Date	April 10, 2002

**WARNING:** Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231. WC 9039973 v1

Attorney Docket No.

APR 17 2002  
U.S. PATENT & TRADEMARK OFFICE**STATEMENT UNDER 37 CFR 3.73(b)**Applicant/Patent Owner: Kurt M. de Grosz et al.Application No./Patent No.: 10/008,951 Filed/Issue Date: 12/05/01Entitled: INSURANCE RENEWAL SYSTEM AND METHODBenefitPoint, Inc., a corporation

(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

- the assignee of the entire right, title, and interest; or
- an assignee of an undivided part interest

in the patent application/patent identified above by virtue of either:

- A.  An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the Patent and Trademark Office at Reel       , Frame       , or for which a copy thereof is attached.

OR

- B.  A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: \_\_\_\_\_ To : \_\_\_\_\_  
 The document was recorded in the United States Patent and Trademark Office at  
 Reel       , Frame       , or for which a copy thereof is attached.

2. From: \_\_\_\_\_ To : \_\_\_\_\_  
 The document was recorded in the United States Patent and Trademark Office at  
 Reel       , Frame       , or for which a copy thereof is attached.

3. From: \_\_\_\_\_ To : \_\_\_\_\_  
 The document was recorded in the United States Patent and Trademark Office at  
 Reel       , Frame       , or for which a copy thereof is attached.

Additional documents in the chain of title are listed on a supplemental sheet.

Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.8]

The undersigned (whose title is supplied below) is empowered to sign this statement on behalf of the assignee.

3/19/02

Date



Signature

Kurt de Grosz

Typed or printed name

Co-founder

Title

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.